

JAN 11 2007

Patent Application  
Attorney Docket No.: 52493.000131

**REMARKS**

The Office Action dated September 11, 2006, has been received and carefully considered. Claims 1, 12 and 23 have been amended. Reconsideration of the outstanding objections/rejections in the present application is also respectfully requested based on the above amendments and following remarks.

**I. THE OBJECTION TO DRAWINGS**

On page 3 of the Office Action, the drawings were objected to under 37 CFR § 1.121(d) because all blocks of Figure 1 have to be labeled and Figures 4-7 are not readable.

Applicant respectfully disagrees with the continuing objections to the drawings, but has nonetheless submits herewith copies of corrective drawings.

In view of the foregoing, it is respectfully requested that the aforementioned objection to drawings be withdrawn.

**II. THE OBVIOUSNESS REJECTION OF CLAIMS 1-34**

On page 5 of the Office Action, claims 1-34 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Applicant's Admitted Prior Art (AAPA) at pages 1-2 of record in view of Loofbourrow et al. (U.S. Patent No. 6,505,183). This rejection is hereby respectfully traversed.

As stated in MPEP § 2143, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the

reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. In re Vaack, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

The Examiner continues to allege that the claims "merely recite what is being done by AAPA at paragraph 0004," and that "AAPA clearly teaches that the method is done with the support of a computerized database system at paragraphs 0003, 0004. Applicant respectfully submits that the Examiner is unreasonably expanding the disclosure provided in 0003, 0004 of the above application, which provide as follows:

[0003] Generally, an appointment is a legal authorization which allows a representative to act on behalf of an appointing insurance company and to enter into specific agreements with policy holders on its behalf. Generally, each representative is appointed for a given time, within a given state, with the authority to sell a particular set of products. To assist in tracking each of their financial representatives, appointing companies generally assign a writing code or other identifying number to each representative. Commonly, a single appointed representative can be responsible for creating millions of dollars in financial obligations for an appointing insurance company. Accordingly, it is very important for both insurance companies and their representatives to be able to accurately track and manage appointment information.

[0004] Presently, insurance companies track representatives and their appointment status by maintaining and updating a set of paper files with the support of a computerized database system. Generally, direct access to information on this system is limited to appointment administrators directly responsible for updating and maintaining these records. When updates are required, generally the responsible appointment administrators make all of the necessary changes manually and then generate a letter or a phone call to the affected representative confirming the change. When the representative wishes to make a change, the representative is responsible for calling or writing the insurance company to effect the change and the company, through its appointment administrators, then updates its files accordingly.

See, Paragraphs 0003 and 0004 of Application.

Applicant is completely perplexed how the limited and general disclosure can be found to disclose each and every recitation of the pending claims. Rather, Applicant respectfully submits that the above disclosure fails to teach or suggest each and every recitation of pending claims 1,

12 and 23. For example, Applicant respectfully submits that AAPA fails to even remotely teach or suggest any feature or functionality that "analyz[es] and sort[s] the received representative appointment information," recited in claims 1, 12 and 23. In fact, by alleging that such functionality "has to be provided," the Examiner is implicitly conceding AAPA's failure to teach or suggest such a feature. Accordingly, Applicant respectfully submits that independent claims 1, 12 and 23 are allowable over the cited references.

While Applicant does not agree with the pending rejections, Applicant has nonetheless amended the claims to recite a feature and functionality not disclosed by the cited references. In particular, Applicant has amended each of the independent claims to specify that access is permitted by an "individual representative." Applicant respectfully submits that the cited references – including the alleged AAPA – fail to teach or suggest that access is provided to individual representatives. In fact, Applicant respectfully submits that the AAPA is exclusively limited to administrators. *See, e.g.*, Paragraphs 0004. Accordingly, Applicant respectfully submits that independent claims 1, 21 and 23, as amended, are allowable over the cited references.

Claims 2-11, 13-22 and 24-33 are dependent upon independent claim 1, 12 or 23. Thus, since independent claim 1, 12 and 23 should be allowable as discussed above, claims 2-11, 13-22 and 24-33 should also be allowable at least by virtue of their dependency on independent claim 1, 12 or 23. Moreover, these claims recite additional features which are not claimed, disclosed, or even suggested by the cited references taken either alone or in combination. For example, claim 34 recites wherein the one or more instructions for : (1) receiving the representative appointment information, (2) analyzing and sorting the received representative appointment information, and (3) saving the received representative appointment information are provided by

a user to an application server having a processor module. Applicant respectfully submits that none of the cited references teach or suggest any feature or functionality wherein the one or more instructions for : (1) receiving the representative appointment information, (2) analyzing and sorting the received representative appointment information, and (3) saving the received representative appointment information are provided by a user to an application server having a processor module.

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-34 be withdrawn.

## II. CONCLUSION

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

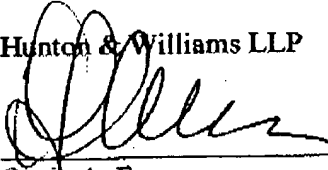
To the extent necessary, a petition for an extension of time under 37 CFR § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

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